

CLAIMS

1. An insurance product to cover the risks associated with conducting business on the Internet, comprising:

- a. a first insurance coverage for conducting advertising and marketing business on the Internet,
- b. a second insurance coverage for rendering professional services on the Internet,
- c. a third insurance coverage for protection against a third party liability when conducting business on the Internet,
- d. a fourth insurance coverage for network security when conducting business on the Internet, and
- e. a fifth insurance coverage which combines the protections provided by said first, second and fourth insurance coverages.

2. The insurance product of claim 1 wherein said first insurance coverage comprises protection for material published, transmitted, disseminated, distributed, serialized, created, originated, exhibited or displayed via the Internet in the course of business.

3. The insurance product of claim 2 wherein said first insurance coverage further comprises protection for alleged wrongful acts, including libel, slander, product disparagement and trade libel, as well as infringement of copyright, title, slogan, trademark, domain name, trade name, trade dress or service name, and also plagiarism,

piracy, misappropriation of ideas under implied contract, and invasion, infringement and interference with rights of privacy and publicity.

4. The insurance product of claim 1 wherein said second insurance coverage comprises protection for errors and omissions, and for content-based liability.

5. The insurance product of claim 4 wherein said second insurance coverage further comprises protection for allegations of wrongful acts in the performance of professional services on the Internet.

6. The insurance product of claim 1 wherein said third insurance coverage comprises protection against a third party liability when a failure of network security causes damage to said third party.

7. The insurance product of claim 1 wherein said fourth insurance coverage comprises protection against a network security failure caused by a cyber-attack, including coverages for denial of services, loss of intangible assets, E-business interruption, cyber-extortion, computer attack reward, and crisis management.

8. The insurance product of claim 1 wherein said first, second, third, fourth and fifth insurance coverages are worldwide.

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9. The insurance product of claim 1 wherein said first, second, third, fourth and fifth insurance coverages can be purchased individually or in any combination.

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